

Fill in this information to identify the case:

Debtor 1 MICHAL J. GHAFOOR

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-20118GLT

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY FSB Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 1 2 6 6

Property Address: 516 KELLY AVE
PITTSBURGH PA 15221

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>4,967.20</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>4,967.20</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>1,580.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>1,580.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,547.20</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$485.26

The next postpetition payment is due on

3 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/27/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MICHAL J. GHAFOR**
Name

Case number (if known) **19-20118GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
07/29/2020	1168135	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	132.52
09/28/2020	1174324	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	505.30
10/26/2020	1177384	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	263.46
11/24/2020	1180446	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	263.46
12/21/2020	1183340	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	263.46
02/22/2021	1189498	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	526.92
03/26/2021	1192825	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	263.46
04/26/2021	1196036	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	221.82
06/25/2021	1202350	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	71.32
07/26/2021	1205517	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	223.52
08/26/2021	1208687	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	367.07
09/24/2021	1211783	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	463.10
10/25/2021	1214831	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	443.83
11/22/2021	1217857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	443.83
12/23/2021	1220958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	443.83
01/26/2022	1223991	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	70.30
				<u>4,967.20</u>

Post Petition Claim (1305) (Part 2 (d))

01/26/2022	1223991	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	283.97
02/23/2022	1226833	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	354.27
03/25/2022	1229849	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	38.28
04/11/2022	1229849	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/PRINC	-38.28
11/27/2023	1286234	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	80.80
11/27/2023	1286234	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	667.01
12/21/2023	1288782	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	20.96
12/21/2023	1288782	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	172.99
				<u>1,580.00</u>

MORTGAGE REGULAR PAYMENT (Part 3)

04/26/2019	1114717	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	852.60
05/24/2019	1118091	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	438.98
06/25/2019	1121442	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	452.59
07/29/2019	1124926	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	332.25
08/27/2019	1128356	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	338.01
09/24/2019	1131798	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	340.03
10/24/2019	1135034	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	887.49
11/25/2019	1138492	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	442.52
12/23/2019	1141937	BAYVIEW LOAN SERVICING LLC**	AMOUNTS DISBURSED TO CREDITOR	359.80
01/28/2020	1148087	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	503.21
02/25/2020	1151631	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	559.48
03/23/2020	1155092	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	609.78
04/27/2020	1158549	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	653.86
05/26/2020	1161875	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	663.07
06/26/2020	1165049	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	689.51
07/29/2020	1168135	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	574.86
08/25/2020	1171199	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	184.20
09/28/2020	1174324	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	732.52
10/26/2020	1177384	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
11/24/2020	1180446	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
12/21/2020	1183340	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
01/25/2021	1186384	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
02/22/2021	1189498	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
03/26/2021	1192825	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	458.36
05/25/2021	1199138	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	721.82
06/25/2021	1202350	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	650.50
07/26/2021	1205517	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
08/26/2021	1208687	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
09/24/2021	1211783	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
10/25/2021	1214831	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
11/22/2021	1217857	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
12/23/2021	1220958	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	457.90
01/26/2022	1223991	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46

Debtor 1 **MICHAL J. GHAFOR**
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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
02/23/2022	1226833	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
03/25/2022	1229849	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
04/11/2022	1229849	WILMINGTON SAVINGS FUND SOCIETY F	CANCELLED CHECK TO CREDITOR/CONT	-547.46
05/25/2022	1235924	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	1,642.38
06/27/2022	1238944	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
07/26/2022	1241871	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
08/24/2022	1244731	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
09/27/2022	1247621	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
10/25/2022	1250401	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
11/23/2022	1253212	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	547.46
12/22/2022	1255941	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
01/26/2023	1258660	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
02/23/2023	1261215	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
03/28/2023	1264041	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
04/25/2023	1266842	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
05/25/2023	1269732	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
06/26/2023	1272609	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
07/25/2023	1275357	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
08/25/2023	1278161	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
09/26/2023	1280851	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
10/25/2023	1283538	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
11/27/2023	1286234	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	434.39
12/21/2023	1288782	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	485.26
01/26/2024	1291516	WILMINGTON SAVINGS FUND SOCIETY F	AMOUNTS DISBURSED TO CREDITOR	574.82
				<u>28,779.46</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAL J. GHAFOR
516 KELLY AVENUE
PITTSBURGH, PA 15221

GLENN R BARTIFAY ESQ**
2009 MACKENZIE WAY STE 100
CRANBERRY TWP, PA 16066

WILMINGTON SAVINGS FUND SOCIETY FSB -TRUSTEE ET AL
C/O CARRINGTON MORTGAGE SERVICES LLC
1600 S DOUGLASS RD
ANAHEIM, CA 92806

RANDALL S MILLER & ASSOCIATES PC
43252 WOODWARD AVE STE 180
BLOOMFIELD HILLS, MI 48302

6/27/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee